

The Values Map

The values map provides a framework for financial planning discovery by helping you to identify and prioritize the life areas that concern you the most. We use the values map to uncover potential life issues that will require financial resources, now and in the future.

To complete this exercise, go through each element on the map, starting with the *plan ahead* column on the left. As you move through each section, you will find that certain boxes will be more important to you. Everyone prioritizes the various areas differently, and some may not be relevant at all. Use the blank chart on the next page to write out what matters most. Once you have completed this exercise, you'll have a good understanding of those areas that will need to be addressed in your financial plan.

Plan Ahead	Help & Protect Family	Enjoy & Protect Lifestyle	Create Financial Comfort	Build A Legacy
Clarifying Vision <i>Financial Planning Retirement & Estate Planning Personalized Portfolio Mgmt.</i>	Help Children <i>Savings, Loans & Gifts Family Trusts Improve Financial Literacy</i>	Income Needs <i>Income & Expense Analysis Tax Planning Corporate Benefits</i>	Manage & Protect Assets <i>Assets & Debt Asset Allocation Risk Management</i>	Execute Your Intentions <i>Wills Powers of Attorney Estate Plan</i>
Potential Health Challenges <i>Medical / Dental Life / Disability Critical Illness</i>	Assist Parents <i>Long-term care Insurance Eldercare Consulting Estate Needs</i>	Leisure Planning <i>Vacation Home Funding Family Trips/Major Events Hobbies & Leisure</i>	Generating Income <i>Higher-Yielding Investments CPP / OAS / Pension RRIF / Annuity</i>	Estate Transfer <i>Life Insurance Beneficiary Designations Establishing a Trust</i>
Life Transition Planning <i>Marriage / Divorce Birth / Death Downsize Home - Rent vs Buy Career & Profession</i>	Fund Education <i>RESPs Loans/Grants/OSAP Scholarships</i>	Manage Health <i>Supplemental Medical Long-Term Care Exercise / Wellness / Nutrition</i>	Minimize Taxes <i>Registered Accounts Tax Loss Harvesting Low Tax Income Alternatives Stock Options</i>	Charitable Giving <i>Family Giving Statement Charitable Trusts Donor Advised Funds Tax-advantaged Gifts</i>
Managing Change <i>Appropriate Emergency Fund Savings / Loans / Credit Lines Asset Sales</i>	Retirement Transition <i>Government Programs RESPs Pensions Healthcare</i>	Protect Assets & Business <i>Insurance Business Buy / Sell Business Succession Plan</i>	Expand Advisory Team <i>Wealth / Insurance Advisor Legal / Trust / Estate / CA Real Estate / Bank / Mortgage</i>	Living Legacy <i>Family Mission Statement Ethical Will Personal History</i>

Depending on your goals, needs and unique situation, we may involve other professionals such as:

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|--|---|---------------------------------|
| <i>Business or Real Estate Lawyer</i> | <i>Geriatric care specialist</i> | <i>Mortgage broker</i> |
| <i>Certified Public Accountant (CPA)</i> | <i>Insurance broker (life, health & long-term care)</i> | <i>Philanthropic consultant</i> |
| <i>Estate Attorney</i> | <i>Insurance broker (property & casualty)</i> | <i>Real estate agent</i> |

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Using the previous page as a guideline, fill in the chart below and list your top priorities, concerns or issues to be addressed. Where possible, indicate action steps such as what needs to be done, who should be involved and if there is a timeframe, when it should be completed by. Setting a deadline is always a good idea as it creates accountability and increases the likelihood of completion. If there is additional documentation that is required in order to complete a task, be sure to list it. An example of this might be securing a copy of an old will if it is to be updated.

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Clarifying Vision	Help Children	Income Needs	Manage & Protect Assets	Execute Your Intentions
Potential Health Challenges	Assist Parents	Leisure Planning	Generating Income	Estate Transfer
Life Transition Planning	Fund Education	Manage Health	Minimize Taxes	Charitable Giving
Managing Change	Retirement Transition	Protect Assets & Business	Expand Advisory Team	Living Legacy

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